GENERATION APPRENTICESHIP

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PROFESSIONAL BANKING PRACTITIONER APPRENTICESHIP

APPRENTICE HANDBOOK

iob

A recognised college of UCD

AIB

ptsb

Bank of Ireland

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Welcome to Your Future in Banking

IOB, a recognised college of University College Dublin (UCD) and the leading financial services industry educator, is delighted to introduce you to an exciting new education and career pathway in banking. The Professional Banking Practitioner Apprenticeship enables you to earn an NFQ Level 8 degree while gaining paid, hands-on experience with AIB, Bank of Ireland, or PTSB.

Key benefits of the Professional Banking Practitioner Apprenticeship

- **Earn while you learn through a fully integrated work and study model;**
  - **Block release of a month to get your education journey started**
  - **Strong work place induction to support you in understanding banking**
  - **Four days per week work-based learning, one day per week classroom-based learning**
  - **A paid and supported pathway into professional employment, with a starting salary of at least €27,000.**
- **Gain a UCD-accredited degree while building valuable workplace experience**
- **Build professional networks and establish a strong foundation for long-term career progression in financial services**
- **Strong employer support**

Develop highly transferable skills including communication, critical thinking, decision-making and problem-solving.

PROGRAMME OVERVIEW

The programme leads to a Bachelor of Science (Honours) in Banking and Financial Services, an NFQ Level 8 qualification awarded by the National University of Ireland through UCD. The degree provides a strong foundation in banking, financial services, business and professional practice, while developing the practical competencies required for successful careers across a broad range of financial services roles.

How Workplace Learning and Academic Learning are Integrated

A distinctive feature of the apprenticeship is the seamless integration of workplace and academic learning. Apprentices apply concepts, theories and technical knowledge gained through their studies directly within their work environment, allowing them to connect learning with real business challenges. Academic content is reinforced through practical experience, while workplace activities provide context for deeper learning and professional development. This approach ensures apprentices graduate with both a recognised academic qualification and meaningful industry experience.

Programme details

Apprenticeship	**Professional Banking Practitioner Apprenticeship**
Duration	**36 Months**
NFQ Level	**NFQ level 8**
ECTS Credits	**180**
Education Provider	**IOB**
Mode of Delivery	**Blended delivery**
Designation and Qualification upon Completion	**Qualified Financial Advisor (QFA)** (after Year 1)* **Bachelor of Science in Banking and Financial Services**

*Qualified Financial Advisor (QFA) is a recognised industry standard that meets the Central Bank of Ireland's Minimum Competency Code and is required for apprentices in this role.



YOUR APPRENTICESHIP JOURNEY



ON THE JOB

- Employed by a retail bank in Ireland for the duration of the three-year programme
- Four days per week work-based learning and experience
- Mentor supported on-the-job learning
- Paid annual leave entitlement

IN THE CLASSROOM

- One day per week classroom-based learning, delivered either online or in person, depending on the programme schedule
- Assessment combines practical work-based tasks with traditional academic coursework
- One week in-person Apprenticeship induction on commencement

YEAR 1

- QFA Regulation
- QFA Loans
- Becoming a Practitioner: Learning Through Work
- Digital Communication and Productivity in Financial Services
- QFA Life Assurance
- QFA Pensions
- Customer Service Excellence in Financial Services
- QFA Investments
- QFA Financial Planning

Designation
Qualified Financial Advisor*

YEAR 2

- Introduction to Data, Big Data and AI
- Introduction to Applied Economics for Financial Services
- Introduction to Applied Accounting for Financial Services
- AI and Responsible Use in Banking
- Finance and Investments Decision Making
- Applied Financial Advice
- Principles and Practices of Credit Risk Management

YEAR 3

- Banking and Risk Management in Financial Services
- Strategic Management and Innovation
- Introduction to Coaching Practice and People
- Research for Capstone Project
- Capstone Project

Academic Award from UCD
BSc in Banking and Financial Services

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This programme is designed to develop graduates who are professionally agile, ethically grounded, and strategically capable within the financial services sector. Through immersive learning and reflective practice, learners will cultivate the knowledge and skills needed to thrive in complex organisational and societal contexts. On completing the Bachelor of Science (BSc) in Banking and Financial Services, graduates will be expected to be able to:

PROGRAMME LEARNING OUTCOMES

Knowledge and understanding

- Outline and describe to customers and peers the features, benefits, and risks associated with products and services.
- Identify risks arising out of the business of banking and operate in compliance with controls to mitigate risks.

Applying knowledge and understanding

- Analyse information to evaluate customer (individual and business) needs in order to develop tailored solutions to meet those needs.

Making Judgements

- Evaluate the systems and processes that underpin the provision of services in order to compliantly manage customer interactions and identify opportunities for system enhancements.

Communication

- Communicate with customers, colleagues and peers and document interactions as necessary and write reports as necessary.

Learning Skills

- Reflect on the interaction between the module learning and learning on-the-job.

Learning outcomes for each of the modules on the programme are available here.

ENTRY REQUIREMENTS

In the Leaving Certificate

- A minimum of grade H5 in two subjects (Higher-level)

AND

- A minimum of grade O6/H7 in the remaining four subjects.
- These six subjects must include Mathematics, English, and Irish (unless you secured an NUI exemption) and then this grade must be in another subject).
- These results must be achieved in a single sitting.
- Apprentices must be 18 years old on or before 31 August 2027.

Entry from QQI-FET Award

- Entry to first year is available on a competitive basis to applicants who present an accepted major award with Distinction (80% or better) in at least 5 components, including any components and/or results specified below.
- BBSXX/5M2102 Business Studies
- The award must include Distinction in at least 5 components, and must include Distinction in the following components: C20139/5N1833 Mathematics or Grade O2/H6 in Leaving Certificate Mathematics.
- These 5 distinctions must be achieved in a single sitting.
- Apprentices must be 18 years old on or before 31 August 2027.

International Applicants

- International applicants will also be considered, with equivalent Leaving Certificate entry requirements being met.

Mature Students

- Alternatively, if applicants are over 23 other selection tools may be used such as interviews, aptitude tests etc instead of these formal qualifications. These applicants should have a minimum of at least two years relevant work experience to be considered.

Please note apprentices admitted to the programme must have access to a personal laptop, Chromebook, or other compatible device for the duration of the programme.

For more information on minimum device requirements, please visit: iob.ie/programme/bsc-in-banking-and-financial-services



SUPPORTING THE APPRENTICE JOURNEY

This is an intensive programme and applicants will need to be able to demonstrate that they can successfully deal with the competing demands of an academic programme and the workplace. The programme will require study outside office / normal working hours.

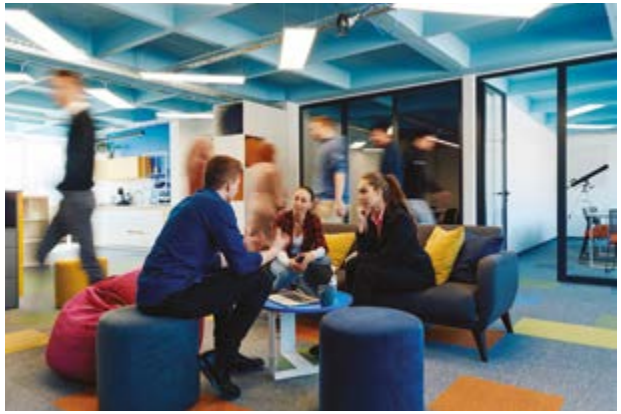
To ensure your apprenticeship journey is a successful one and that you are supported to achieve your best in work and study, we have a range of supports to help you, including:

- **One week in-person induction on commencement**
- **Dedicated workplace mentors**
- **Dedicated IOB programme team**
- **IOB Learn – your online student platform and mobile app**
- **Access to all UCD student supports (UCD student card, library access)**

How to Become an Apprentice

To become a Professional Banking Practitioner Apprentice, you must:

1. **Review the programme entry requirements**
2. **Apply for an Apprenticeship position with one of more of AIB, Bank of Ireland, PTSB**
3. **Complete the employer recruitment and selection process**
4. **Complete IOB application and registration requirements**
5. **Attend programme induction and begin workplace and classroom-based learning**
6. **A vibrant apprentice community, supported by your employer, providing opportunities to connect with peers, build lasting friendships, share experiences, and support each other throughout the programme.**



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FOR MORE INFORMATION

Next Intake
Applications open October 2026
Start in October 2027

Contact our Programme Manager
Fiona Byrne
apprenticeship@iob.ie

Visit our programme page
iob.ie/programme/bsc-in-banking-and-financial-services

Scan the QR code to learn more

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